



K A N S A S

JOHN P. SMITH, ADMINISTRATOR

DEPARTMENT OF CREDIT UNIONS

KATHLEEN SEBELIUS, GOVERNOR

DATE: February 26, 2008

BULLETIN: 2008-KDCU-CUB-2

TO: Management of Kansas chartered credit unions

SUBJECT: Fourth Quarter 2007 Call Report Statistics

There are 87 state chartered natural person credit unions in Kansas. This number has not changed since the third quarter 2007 statistics were reported. Nationwide there are a total of 8,101 federally insured credit unions (FICUs) of which 3065 are state chartered (FISCUs). The number for all FICUs has decreased by 261 credit unions since 12/31/06, including 108 state chartered credit unions.

Asset growth picked up in the fourth quarter both for Kansas credit unions and for all FICUs. 12/31/07 assets for Kansas credit unions totaled \$2,998,316,049. This number has increased by \$42,829,642. since 9/30/07 for a growth of 1.45% (5.80% annualized). During the same timeframe assets for all FICUs have increased by an annualized rate of 4.85%.

Over the past 12 months loans in Kansas credit unions have increased by \$98,153,449. This is an annualized growth rate of 4.85% compared to the 6.58% rate nationwide for all FICUs.

Kansas credit unions continue to face the challenge of higher than average delinquency; however earnings are also above the average. The average delinquency for Kansas credit unions rose to 1.27% compared to an average of 0.93% for all FICUs nationwide. The annualized YTD return on average assets for Kansas credit unions fell by 6 bp. to an average of 0.76%, while the average for all FICUs fell 10 bp. to 0.65%.

The average net worth to total asset ratio for Kansas chartered credit unions fell 3 bp. to 12.44% during the fourth quarter. The ratio for all FICUs was 11.44%.

Below are numbers for recent quarter ending dates and the current quarter end data.

	KANSAS CHARTERED CREDIT UNIONS				ALL FEDERALLY INSURED CREDIT UNIONS
	12/31/06	6/30/07	9/30/07	12/31/07	12/31/07
Total Loans	\$2,023,529,385	\$2,057,760,779	\$2,100,843,953	\$2,121,682,834	\$526,912,294,648
Total Shares	\$2,369,482,372	\$2,494,406,091	\$2,493,904,883	\$2,521,958,607	\$632,398,823,052
Total Delinquency	\$22,143,634	\$21,607,732	\$23,892,417	\$26,839,848	\$4,919,976,733
Total Net Worth	\$349,937,498	\$361,346,564	\$368,028,518	\$372,921,446	\$85,808,825,829
Total Assets	\$2,806,673,573	\$2,942,147,728	\$2,955,486,407	\$2,998,316,049	\$753,457,540,590
Membership	495,857	504,205	506,629	510,107	86,833,684

/s/ Richard N. Yadon

Richard N. Yadon, Financial Examiner Administrator

February 26, 2008